

Information to identify the case:

Debtor 1	<u>Robert Webb</u>	Social Security number or ITIN	xxx-xx-7638
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Dawn Webb</u>	Social Security number or ITIN	xxx-xx-8799
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-34834-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert Webb

Dawn Webb

8/24/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Robert Webb
 Dawn Webb

Case No. 17-34834-CMG
 Chapter 7

Debtors

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 33

Date Rcvd: Aug 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2018.

db/jdb
 lm
 517221943 +Robert Webb, Dawn Webb, 11 Chain Blvd, Bayville, NJ 08721-1907
 517221944 +Bank of New York Mellon, 1 Wall Street, New York, NY 10005-2501
 517221945 +AR Resources, P.O. Box 1056, Blue Bell, PA 19422-0287
 517221947 +Attorney General of the United States, Department of Justice,
 Constitution Ave and 10th St. NW, Washington, DC 20530-0001
 517221948 +Bank of NY Mellon, 3000 Bayport Drive, Ste 880, Tampa, FL 33607-8409
 517221949 +Diversified Collections, P.O. Box 200, Greensburg, PA 15601-0200
 517237166 +Diversified Adjustment Service, PO Box 32145, Fridley, MN 55432-0145
 517221952 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624
 517383209 +IRS, POB 4636, Philadelphia, PA 19127-0636
 517221952 +Michael Mazzoni, Esq, 1170 E. Landis Avenue, Vineland, NJ 08360-4216
 517383209 +Ocean Orthopedic Assoc., Michael R. Mazzoni, PA, 1170 East Landis Avenue,
 Vineland, NJ 08360-4216
 517221954 +Ocean Orthopedic Associates, 530 Lakehurst Road, 1st Floor, Toms River, NJ 08755-8063
 517341495 Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco,
 Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 517221955 +Pinnacle Financial Group, 7825 Washington Avenue S, Ste 310, Minneapolis, MN 55439-2424
 517221956 +Pleuse, Becker & Saltzman, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
 517221957 +Pressler & Pressler, 7 Entin Road, Ste 7, Parsippany, NJ 07054-5020
 517375568 +SHOW MASTERCARD, WILLIAMSON AND BROWN, LLC, 4691 CLIFTON PKYW, HAMBURG, NY 14075-3201
 517221959 +SLS Mortgage, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
 517221960 +Sprint, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 517238204 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517221961 +Trident Asset Management, PO Box 888424, Atlanta, GA 30356-0424

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 24 2018 23:26:48 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 24 2018 23:26:46 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517221946 +EDI: CCS.COM Aug 25 2018 03:08:00 Credit Collection Services*,
 Two Wells Avenue, Dept 9136, Newton, MA 02459-3225
 517221950 +EDI: IRS.COM Aug 25 2018 03:08:00 Internal Revenue Service (SP)*, Special Procedures,
 200 Sheffield Street, Mountainside, NJ 07092-2314
 517339911 EDI: RESURGENT.COM Aug 25 2018 03:08:00 LVNV Funding LLC C/O Resurgent Capital Services,
 PO BOX 10675, Greenville, SC 29603-0675
 517221953 +EDI: MID8.COM Aug 25 2018 03:08:00 Midland Funding*, 2365 Northside Drive, Ste 300,
 San Diego, CA 92108-2709
 517271462 +EDI: PRA.COM Aug 25 2018 03:08:00 Orion Portfolio Services LLC,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517336541 +EDI: RESURGENT.COM Aug 25 2018 03:08:00 PYOD, LLC its successors and assigns as assignee,
 of Capital One, F.S.B., Resurgent Capital Services, PO Box 19008,
 Greenville, SC 29602-9008
 517221955 +EDI: PINNACLE.COM Aug 25 2018 03:08:00 Pinnacle Financial Group*,
 7825 Washington Avenue S, Ste 310, Minneapolis, MN 55439-2424
 517221958 +E-mail/Text: bknotices@professionalcredit.com Aug 24 2018 23:27:09
 Professional Credit Services*, 400 International Way, Springfield, OR 97477-7004
 517224274 +EDI: RMSC.COM Aug 25 2018 03:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517221962 +E-mail/Text: usanj.njbankr@usdoj.gov Aug 24 2018 23:26:48 United States Attorney,
 For Internal Revenue Service), 970 Broad Street, 5th Floor, Newark, NJ 07102-2527
 517221963 +EDI: VERIZONCOMB.COM Aug 25 2018 03:08:00 Verizon Wireless*, P.O. Box 4001,
 Acworth, GA 30101-9002

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517221951* +Internal Revenue Service*, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 33

Date Rcvd: Aug 24, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2018 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon The Bank of New York, as
Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-10
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon The Bank of New York, as
Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-10
rsolarz@kmlawgroup.com
Steven J. Abelson on behalf of Joint Debtor Dawn Webb sjaesq@atrbklaw.com,
atrbkl@gmail.com;r49787@notify.bestcase.com
Steven J. Abelson on behalf of Debtor Robert Webb sjaesq@atrbklaw.com,
atrbkl@gmail.com;r49787@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6